



**Centering Black People
in
Community Development:
New Visions
from
Black Women Leaders**

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Introduction

If there has ever been a time that this country needs to center Black people, it is now. Four hundred years of history led to the events of 2020, when Black people died from COVID-19 and suffered the pandemic's economic consequences in horrifyingly disproportionate numbers, and the country faced a racial reckoning after the murders of Breonna Taylor, George Floyd, and too many others. But now, with the pandemic starting to ebb and a new administration in office, we have the opportunity to make a change. In *Centering Black People in Community Development: New Visions from Black Women Leaders*, four Black women alumnae of the Center for Community Investment's [Fulcrum Fellowship](#) show us how we can change community development and investment to better support Black communities in making the changes they want and need. Their thinking and experiences reveal the urgency of changing the ways we operate so that we can experience a just recovery for all – because when we make Black lives better, we are all better.

Photo Credit: Kelly Lacy from Pexels





RECOVERY TOGETHER: DEVELOPING A COLLECTIVE AND EQUITABLE APPROACH TO ECONOMIC RECOVERY

by Joanna Trotter

Over the last several months of the pandemic and in the wake of the racial justice uprisings, there has been a steady drumroll of corporate commitments to racial equity, justice, and reducing economic inequity. JP Morgan Chase committed \$30 billion. CitiGroup committed \$1.5 billion. Bank of America committed \$1 billion. Dozens of other corporations like PayPal, Apple, Adidas, and Andreessen Horowitz have committed to large contributions and changes in practice, including setting bold hiring and procurement goals, investing in Black businesses, and procuring more inclusively.

When we add them all up, the numbers and efforts are impressive, staggering even. But how do they compare to the cost of racial injustice and inequality? And, given the systemic nature of economic inequality, how much of a difference can individual corporate commitments make without being part of a larger vision? Anyone who knows the [Center for Community Investment](#) can recognize that just committing the capital is not enough. We must create the [enabling environment](#) for that capital to land in the communities that need it most.

We Rise Together aims to dismantle barriers to opportunity and ensure the Chicago region emerges from these challenging times stronger, more equitable, more just, and more prosperous.

We would generate an additional \$4.4 billion in income for local residents if we reduced segregation to the level of other large regions.

I live on the South Side of Chicago in South Shore, the community Michelle Obama called home as a child. We are a beautiful and economically diverse community. I live three blocks from Lake Michigan. We enjoy easy access to commuter rail downtown. Our architecture is magnificent. On paper, it would make sense to invest in South Shore. Yet we have struggled for decades to see investment in our neighborhood and have been one of the Chicago communities hardest hit by COVID-19 cases and deaths, both early on and over the course of the pandemic. And South Shore is just one of the many majority-Black neighborhoods in the city that continue to languish as a result of structural racism and entrenched segregation.

Our region has worked to quantify the costs of our notorious racial and economic segregation. We would generate an **additional \$4.4 billion in income for local residents** if we reduced segregation to the level of other large regions. Let us reflect on that: \$4.4 billion in just one region of the country. And this is a pre-pandemic estimate. Here in Chicago, as in many other areas across the United States, we are bracing ourselves for the full economic fallout from COVID-19. **Majorities of Black (69%) and Latinx (63%) households in Chicago** have reported serious financial problems during the pandemic including depleted savings and the inability to pay rent, mortgages, utilities, car payments, and credit cards.

But how do we recover equitably when we have no roadmap? Never in our country's history have Black people been able to benefit fully from the recovery after an economic downturn. Take the Great Depression: Roosevelt's New Deal locked many Black workers out of Social Security and National Labor Relations Act protections by excluding many of the occupations Black workers held, such as domestic work, to appease Southern states. Because states were given control over the G.I. Bill, Black World War II veterans were steered away from college and into vocational training. They couldn't get mortgages due to redlining and racially restrictive covenants.



*Magnolia Screen Printing, a Black-owned small business on the South Side
Photo Credit: Teresa Crawford, courtesy of The Chicago Community Trust*

A recent study looked at the predatory practice of contract sales in Chicago between the 1950s and 1960s. This scheme took advantage of Black families, who could not get traditional federally-backed mortgage products and were not allowed to purchase homes in many neighborhoods, by steering them into exorbitantly priced and risky lease-to-own contracts. **This practice alone stripped \$4 billion from its victims.**

However, we don't need to look back that far. The housing recession of the mid-2000s stripped away the small wealth gains Black families had made, as so much of their wealth

was tied up in their homes. Without the diverse asset portfolios held by white households, thanks to intergenerational wealth transfers, Black families were left behind during the housing recovery. **Between 2005 and 2009, the median net worth of Black households dropped by 53 percent, while white household net worth dropped by 17 percent.** Early outcomes of COVID-19 relief actions have also been concerning. For example, small businesses and businesses of color faced challenges getting support from the Paycheck Protection Program, given long-standing issues with access to capital and the lack of traditional banking relationships needed to access these grants and loans.

These past recovery experiences serve as important proof that “rising tides lift all boats” strategies do not work in an economically unequal America. So this time, Chicago is working to do things differently. At the onset of the COVID-19 crisis, The Chicago Community Trust partnered with United Way of Metro Chicago to launch the Chicago Community Covid-19 Response Fund, which raised and deployed approximately \$35 million to support the communities, organizations, and families hardest hit physically and economically by the pandemic.

As the pandemic dragged on, we began to talk with civic partners about recovery. We wanted to take the lessons learned from our COVID-19 relief efforts and other collective civic efforts of the past and apply them toward developing a new approach aimed at garnering more just economic recovery outcomes. The result of these conversations is that we are seizing this moment to develop a longer-term and more equitable regional recovery effort, **We Rise Together**, which will focus on targeted solutions to address the economic impacts of COVID-19 and accelerate economic recovery for Black and Latinx communities.

In developing and co-designing **We Rise Together**, The Chicago Community Trust and its partners first looked to existing (pre-pandemic) community-led and community-informed efforts that resulted in recommendations for creating a more equitable regional economy. We then tapped the thought partnership of leading national think tanks like the Urban Institute, New America, and the

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Brookings Institute to identify evidence-based recovery strategies. In collaboration with the Metropolitan Planning Council, New America Chicago, and Chicago United for Equity, we are building an ongoing community engagement process. We are also engaging a steering committee that has equal parts community, private sector, and philanthropic representation and includes key city and county government stakeholders as ex-officio members.



Photo Credit: Chicago Community Trust

Prioritizing equity on every front, we are including Black and Latinx community members as decision-makers in We Rise Together's governance, investing first in what has already been prioritized by local change makers and coalitions, and creating working groups to bring more voices to the table. We plan an ongoing engagement effort to seek input as we stay abreast of the inevitable evolution of priorities and the recovery context and adjust appropriately.

Our three-pronged approach to collective vision and action includes securing private-sector commitments to institute more equitable business practices, advancing policy change, and funding strategic initiatives. Our initial areas of focus include housing stability, workforce, financial services, wealth creation, and neighborhood investment. As we do this work, we are facing head-on

the complexities of bringing together the communities most impacted by the recession with the private, civic, philanthropic, and public sectors to advance collective efforts that will together add up to more than the sum of their parts. We do not have all the answers, but we know that we do not want to replicate the traditional process by which power brokers decide what is best for the communities most impacted by economic inequality.

Across this country, we must forge a new way to work together, increase impact, and mitigate the unintended (or, sadly, sometimes intended) consequences of not engaging the people who have been most impacted by structural racism and economic exclusion in finding solutions.

No one city, corporation, or community can solve racial and economic inequality. Across this country, we must forge a new way to work together, increase impact, and mitigate the unintended (or, sadly, sometimes intended) consequences of not engaging the people who have been most impacted by structural racism and economic exclusion in finding solutions. Through collective action, fundraising and grant making, We Rise Together aims to dismantle barriers to opportunity and ensure the Chicago region emerges from these challenging times stronger, more equitable, more just, and more prosperous. ◆

THOUGHTS ON CENTERING BLACKNESS AND EMPLOYMENT EQUITY IN DETROIT

by *Sarida Scott*

When we center Black people, a just recovery will result in solutions for all, disrupting the constant focus on white supremacy and rejecting tired racial stereotypes. Looking at the issue of employment equity, centering Blackness would respond to data revealing that even pre-pandemic, Black workers fared worse than any other population of U.S. workers—and they have continued to do so. Centering Black people in our efforts to address employment equity would be a more than appropriate response to longstanding inequities.

In *Centering Blackness: The Path to Economic Liberation for All*, authors Anne Price, Jhumpa Bhattacharya, and Dorian Warren provide a sound definition for what it means to center Blackness and how the realities of this country necessitate this focus, which will require new thinking, a paradigm shift. We can use Detroit as an illustration of what it means “to consider the Black experience as unique and foundational to shaping America’s economic and social policies—and our nation’s collective future.”

Photo Credit: Chris Smith of Pexel

A just recovery cannot occur without acknowledging and addressing the Black experience in this country and rejecting the influence that anti-Blackness has on society.



Detroit—a city whose population is more than 80% Black, with a poverty rate of approximately 40%, situated in a region with a long history of systemic racism—was hit hard by the pandemic. By June 2020, Michigan had the fifth highest death toll in the country, with more than 75% of the deaths occurring in Detroit. At its height during this time, the unemployment rate in Detroit was nearly 25%. Michigan is also recorded as the state having the steepest March-April unemployment losses.

For Black communities, 2021 offers an opportunity to seize the moment and test the commitment from businesses, government, and philanthropy to do better by us.

Prior to the COVID-19 pandemic, Detroit was still working to recover from the Great Recession. While some progress had been made, the city's post-2008 job gains were wiped out during the first four months of the pandemic¹. More than a third of the pandemic layoffs are predicted to be permanent, and the jobs most impacted by COVID losses tend to be more entry level, low-wage positions—the ones disproportionately held by Black workers. The result for Detroit will be a population of workers with fewer skills and less experience, on top of an already-large existing population of unemployed residents, many similarly situated.

When we also apply a racial equity lens to account for the impact of systemic racism, we find that this impact also reflects a long history of limited educational opportunities, limited job opportunities, and overall diminished opportunities for upward economic mobility. A just

¹ Amy Liu, Vice President and Director of the Brookings Metropolitan Policy Program and the Adeline M. and Alfred I. Johnson Chair in Urban and Metropolitan Policy, July 15, 2020.

recovery cannot occur without acknowledging and addressing the Black experience in this country and rejecting the influence that anti-Blackness has on society. To successfully overcome Detroit's issues, we must consider the conditions created by history, not just the recent pandemic.



Photo courtesy of Sarida Scott

Developing a recovery strategy that centers Black workers is a critical way to be responsive to this reality. Such a strategy will address the actual need and the most impacted population. It will mean advocating for safe working conditions and creating pathways for career development, not just job attainment. It will mean ensuring living wages and benefits. It will mean centering workers, elevating worker voices, and allowing workers to identify their needs so that we can craft responsive employment solutions. These approaches are also inclusive. Centering Black workers can result in employment equity for all workers. It can also bring us closer to the American ideals we espouse, allowing us to recognize and honor the humanity of all. And it will be the only way to actually ensure a just recovery. ◆



2021: CHANGING THE PERSPECTIVE FROM NEED TO OPPORTUNITY

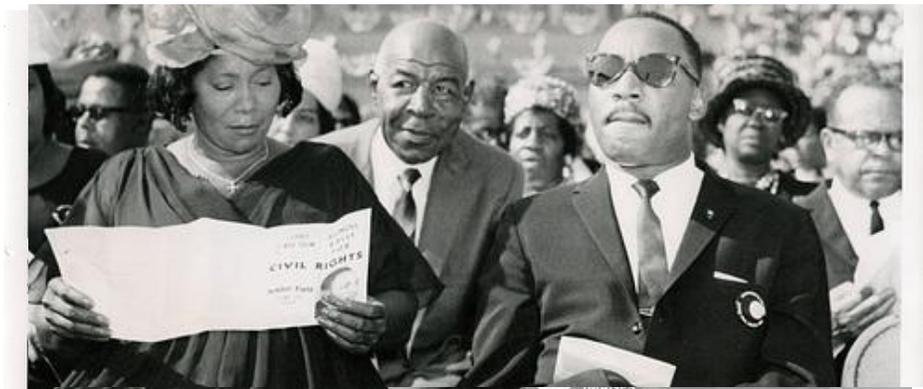
by Ja'Net Defell

2020 was one of the most challenging years in our history. The global COVID-19 pandemic shined the light on issues that have been lingering in the shadows but came to the forefront as the world stood still. Systemic racism, racial inequality, and white privilege reared their ugly heads on the national stage as historic events unfolded, most notably the killing of George Floyd. Many of us are hopeful that 2021 will allow our nation and the world to recover, refresh, take two.

For Black communities, 2021 offers an opportunity to seize the moment and test the commitment from business, government, and philanthropy to do better by us. One way we can seize this opportunity is by changing the perspective. Historically, these actors have viewed their work and strategies in our communities, if they have any, through a deficit lens. But instead of considering Black communities to be distressed, which automatically connotes risk, funders and investors can approach these communities from a perspective of opportunity with the goal of fostering creativity. Rather than assuming basic human needs are always the priority, they need to change the way financial resources show up in Black communities by making more flexible capital available to allow communities to create and build on their priorities.

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Affordable housing, healthcare, and education are all critical services, but those services should be a baseline for any community, not always the primary focus for Black communities. In my work, I search for innovative and transformational community development projects that I can support and help to secure funding. Unfortunately, those projects are far and few. Community development agencies lack the resources and capacity to think boldly and truly support Black wealth building. They stay within the boundaries of what's fundable, which is often limited to basic human needs like affordable housing. These projects usually have a guaranteed source of income from a local, state, or federal agency or are wrapped in tax credit incentives that de-risk the investments and make the transactions safe bets.



The Obsidian Collection Archives is building a profit-sharing global repository of historical black images in addition to restoring the Bronzeville mansion previously owned by celebrated Black journalist Lu Palmer.

As a result of this limited focus, Black communities have fewer quality of life amenities and less Black ownership than white communities. For example, in Chicago, there are currently close to three times more businesses per capita in the affluent 60614 zip code than in 60621, which is predominantly Black.¹ Similarly, 60621 has only one third of the business types available in 60614, despite the fact that Black people also use florists, shipping/printing services, shoe repair, and so on. In 2016, according to the Annual Survey of Entrepreneurs, only 2.1% of the businesses in the Chicago metro were Black-owned compared to 73% white-owned.

If we shift our focus from need to opportunity and make creative thinking and creative financing our goal in 2021 and beyond, we can do better by Black communities.

The kinds of innovative, community-based projects I'm talking about can bring a wealth of opportunity to their neighborhoods while also increasing Black wealth. Take [Green Era Chicago](#), whose award-winning anaerobic digester project located on a brownfield site in South Chicago will bring healthy food, jobs, and environmental sustainability. Or the [Obsidian Collection Archives](#), which is building a profit-sharing global repository of historical black images and restoring the Bronzeville mansion once owned by celebrated Black journalist Lu Palmer. The mansion will house the archives, apartments, a coffee shop, event spaces, and more, bringing housing, jobs, and professional, performance, and social opportunities for creatives.

¹ This data is based on a January 2021 analysis of [current business licenses in the city of Chicago's data portal](#).



Photo Credit: Obsidian Images and the Alberta Dean Collection

To shift the dynamics of investment in Black communities and encourage exciting projects like these, I challenge funders and the capital markets to do three things:

- 1) Spend less time examining the perceived risk of funding projects in Black communities and instead look for opportunities to make them work. This includes extending investment beyond the safety net of tax credits.
- 2) Calibrate financial metrics and criteria for deal-making to recognize that there has never been a level playing field between Black and white communities. This includes lowering loan-to-value ratios and collateral requirements.
- 3) For philanthropy in particular, consider funding and fostering creative economic development that builds Black wealth, including leveraging more grant dollars to support the ideation stage and to serve as first loss capital to help move projects forward.

If we shift our focus from need to opportunity and make creative thinking and creative financing our goal in 2021 and beyond, we can do better by Black communities. ♦

ADVANCING THE SOCIAL DETERMINANTS OF HEALTH AS THE PATHWAY TO RECOVERY FOR BLACK PEOPLE

by Romi Hall

The COVID-19 pandemic has exacerbated the historic and systemic issues that have long beset Black communities. Black people experienced more hospitalizations and deaths, lost more jobs and businesses, and are now predicted to have a lower life expectancy as a direct result of COVID-19 than any other racial or ethnic group. Where some may chalk up what is happening in the Black community to genetic codes or general pandemic fallout, that is not the case. The impact of COVID-19 on the Black community is a direct consequence of the social determinants of health (SDOH)—factors that can impact health such as where we live, how much money we make, and whether we have access to food, healthcare, and housing. If we want Black people in America to live healthy lives, thrive financially, and bolster our economy, we need more than vaccines and treatments; we need to make sure we invest in the social determinants of health in ways that meet the needs of Black communities.

Erika Allen, Urban Growers Collective Co-Founder & CEO of Operations

Photo Credit: Eddie Quinones, courtesy of The Chicago Community Trust

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We often describe the SDOH as the conditions in which people live, learn, work, play, and pray. While this definition is a great way to quickly communicate the importance of the SDOH, it just gives us a sense of **what** they are, not why they matter or **how** to truly move a successful SDOH agenda.

So often we see Black communities for their thorns rather than the beautiful roses of our people, culture, art, history, and triumphs.

We do often talk about the SDOH as a set of actions—bringing affordable housing, grocery stores, transportation, good paying jobs, clean air and water, quality childcare and schools, parks and recreation, small businesses, and other amenities to communities. And moving an SDOH agenda is about all of this. But if these actions aren't centered or rooted in Black people's experiences, then our SDOH agendas will fall short. **It might not matter how many SDOH advances we bring to a Black community if we don't provide what Black people specifically and structurally need.** If we only provide the **what** of SDOH, without an understanding of the **why** and **how**, a just recovery will remain beyond our reach.

Last year, [Citigroup](#) estimated that the cost of racism to our economy was \$16 trillion. This loss of income results from discriminatory lending to African American entrepreneurs, wage disparities, housing credit discrimination, discrimination in accessing higher education, and more. If housing and community development practitioners move forward in our action-based work without considering the larger systemic forces at play, we are unlikely to achieve the results we seek. We will be focusing on what's easier rather than what is best for the Black community. As a result, we will

continue to increase the amount of money lost rather than shifting the balance sheet to gains.

How do we move the **why** and **how** of SDOH? The first step of the **why** is to learn, listen, and converse with the Black community, which seems obvious, but in practice doesn't always happen. In [Thoughts on Centering Blackness and Employment Equity in Detroit](#), Sarida Scott alludes to the power and importance of understanding and incorporating Black history and the Black experience into our community development and housing work. Our field has become so professionalized, with our degrees and complicated spreadsheets, that we can forget we actually might not know everything. So often we see Black communities for their thorns rather than the beautiful roses of our people, culture, art, history, and triumphs. To ground our work in the **why**, we need to review data, read history, study past and current community plans, piece together the stories that explain what led to today's conditions, participate in anti-racist training, and develop earnest questions that draw out answers from the community itself. This is not the time to hypothesize; this is the time to listen for the solutions that come forward from the community. To do this, we need to go where Black people want to be heard and figure out how to build trust in order to move their priorities and interests.

In one initiative I worked on, the partners—including the county public health department, social service and housing advocacy agencies, community developers, and residents—sought to address health disparities in a Black community. Initially, we were focused on programmatic intervention to address high hypertension rates. But as we engaged more with the community, onboarded residents into the initiative planning table, and studied the neighborhood history as part of our planning process, we changed our focus to making structural changes in the living conditions of the Black people in the community. We discovered that at one point there had been nearly 100 food outlets in the neighborhood along with three grocery stores. With the construction of freeways and the global outsourcing of local jobs, their thriving food and small business infrastructure shuttered. We also learned that rising rents were increasing stress levels and forcing people to make choices between eating healthy food and taking medication. We realized that our

programmatic strategies needed to fit into a larger context of aligned actions. The work of the partnership became tackling the affordable housing crisis amongst Black residents, addressing the small number of Black-owned businesses, attracting a grocery store to erase the decades the community had been without one, and driving change by implementing programming that focused on celebrating community assets, culture, and leadership.



Photo Credit: Simon Cotton

Once we are clear on the **what** and **why** of SDOH, we need to focus on how to move our SDOH agenda, which usually depends on investment and capital. In [2021: Changing the Perspective from Need to Opportunity](#), Ja'Net Defell provides guidance on the kinds of capital, creativity, and capacity support that Black communities need. She argues that we should look at investment through an opportunity lens rather than focusing on deficits and risks. Moving an SDOH agenda requires significant capital. We need to think beyond grants and below-market-rate loans, which are important but not always sufficient or available.

Creative strategies that can contribute to securing the capital and investment needed to move SDOH agendas include leveraging balance sheets to secure assets, allocating staffing for place-based initiatives, partnering with developers, providing real estate and financial consulting, providing capacity supports to new developers, and finding ways to prioritize Black neighborhoods in city and county plans.

If we center the Black experience to guide and move our SDOH work, we can achieve a deeper and collective health and economic recovery.

Another critical element of the **how** is strong partnerships across sectors, including community residents. The complexity of moving an SDOH agenda for achieving health opportunity and equity by nature requires diverse and aligned partners. No one organization, resident, or institutional partner can accomplish this work on their own. In *Recovery Together: Developing a Collective and Equitable Approach to Economic Recovery*, Joanna Trotter writes about the importance of cross-sector collaborations. She discusses her work at the Chicago Community Trust and the importance of partners in advancing their bold "We Rise Together" initiative. The Trust recognized the need not only to implement a multi-faceted, community-led-and-informed initiative, but to bring together a diverse set of partners to move the initiative in the ways the community identified that they wanted to rise. Similarly, all the partners involved were essential to the evolution of the initiative I described above.

Moving an SDOH agenda isn't easy, but it is possible. We are living in unprecedented times that give us a real opportunity to make change now. As we move toward recovery, it's time to figure out how we, as practitioners, move beyond our sector boxes and really listen and partner to build sustainable spaces where Black people can live, learn, work, play, pray, and thrive in all dimensions, not just now but forever. If we center Black experience to guide and move our SDOH work, we can

achieve a deeper and collective health and economic recovery. The COVID-19 vaccine will not be a silver bullet for the Black community unless we pair our vaccination campaigns with committed action that focuses on the **what**, **why**, and **how** of the social determinants of health. ♦



Photo Credit: Neil Goldberg

ABOUT THE CONTRIBUTORS



Joanna Trotter is the Senior Director of Community Impact for The Chicago Community Trust, a community foundation serving the Chicago region. The Chicago Community Trust aims to create a thriving, equitable, and connected Chicago and has prioritized closing the racial and ethnic wealth gap as its central strategy. Joanna leads the Trust's Growing Household Wealth portfolio.



Ja'Net Defell currently leads Community Desk Chicago, a program initiative of the Chicago Community Trust. Ja'Net has more than 20 years of management consulting, urban planning, and real estate development experience with a passion for revitalizing communities and incubating transformational ideas.



Sarida Scott is a passionate Detroit native and has spent her entire professional career living and working in the city. Her work has primarily been focused in the area of community development. Her experience includes philanthropy, nonprofit, local government and academia. Sarida received her J.D. from the University of California, Berkeley and her B.S. in Engineering from the University of Michigan.



Romi Hall has years of experience managing place-based initiatives at the intersection of community development and health. Currently, Romi is the Director of Healthy Homes and Communities at NeighborWorks America. Prior to joining NeighborWorks America, Romi was the Director of Neighborhood Collaborations at the East Bay Asian Local Development Corporation in Oakland, CA. In that role, she established and oversaw the organization's neighborhood-based collective impact work. She also previously worked as a project manager in St. Louis, MO, at Beyond Housing on their 24:1 initiative and provided guidance to 24:1's strong communities and health strategies. She also has prior experience in early childhood development and faith-based organizing. Romi has a Master's in Public Health from Drexel University and a Bachelor's of Art in Journalism from the University of Nevada, Reno.

ABOUT THE CENTER FOR COMMUNITY INVESTMENT

The Center for Community Investment at the Lincoln Institute of Land Policy works to ensure that all communities, especially those that have suffered from structural racism and policies that have left them economically and socially isolated, can unlock the capital they need to thrive.

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ABOUT THE LINCOLN INSTITUTE OF LAND POLICY

The Lincoln Institute of Land Policy seeks to improve quality of life through the effective use, taxation, and stewardship of land. A nonprofit private operating foundation, the Lincoln Institute researches and recommends creative approaches to land as a solution to economic, social, and environmental challenges.

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